

B91 (Official Form 91) (Chapter 13 Case) (12/12)

Case Number **14-70042-hdh13**

UNITED STATES BANKRUPTCY COURT Northern District of Texas

Notice of Chapter 13 Bankruptcy Case, Meeting of Creditors, & Deadlines

The debtor(s) listed below filed a chapter 13 bankruptcy case on 2/18/14.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

Creditors -- Do not file this notice in connection with any proof of claim you submit to the court.

See Reverse Side For Important Explanations

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

John Ira Barnett
PO Box 81
Bellevue, TX 76228

Sharon Gail Barnett
aka Sharon Brown Barnett
PO Box 81
Bellevue, TX 76228

Case Number:
14-70042-hdh13

Social Security / Individual Taxpayer ID / Employer Tax ID / Other nos:
xxx-xx-0731
xxx-xx-1028

Attorney for Debtor(s) (name and address):

Monte J. White
Monte J. White & Associates, P.C.
1106 Brook Avenue
Hamilton Place
Wichita Falls, TX 76301
Telephone number: (940) 723-0099

Bankruptcy Trustee (name and address):

Walter 12,13 OCheskey
6308 Lola Avenue
Lubbock, TX 79424
Telephone number: 806-748-1980

Meeting of Creditors

Date: **March 21, 2014**

Time: **11:00 AM**

Location: **US Courthouse, Room 208, 10th & Lamar St., Wichita Falls, TX 76301**

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to File a Proof of Claim:

For all creditors (except a governmental unit): **6/19/14**

For a governmental unit (except as otherwise provided in Fed. R. Bankr. P. 3002 (c)(1)):

Creditor with a Foreign Address:

A creditor to whom this notice is sent at a foreign address should read the information under "Claims" on the reverse side.

Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts:

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors.

Filing of Plan, Hearing on Confirmation of Plan

The debtor has not filed a plan as of this date. You will be sent separate notice of the hearing on confirmation of the plan.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor, the debtor's property, and certain codebtors. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Address of the Bankruptcy Clerk's Office:

1100 Commerce Street
Room 1254
Dallas, TX 75242-1496
Telephone number: 214-753-2000

For the Court:

Clerk of the Bankruptcy Court:
Tawana C. Marshall

Hours Open: Monday – Friday 8:30 AM – 4:30 PM

Date: 2/19/14

EXPLANATIONS**B9I (Official Form 9I) (12/12)**

Filing of Chapter 13 Bankruptcy Case	A bankruptcy case under Chapter 13 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by the debtor(s) listed on the front side, and an order for relief has been entered. Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts pursuant to a plan. A plan is not effective unless confirmed by the bankruptcy court. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on the front of this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the debtor's property and may continue to operate the debtor's business, if any, unless the court orders otherwise.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions against the debtor and certain codebtors are listed in Bankruptcy Code § 362 and § 1301. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.
Claims	A Proof of Claim is a signed statement describing a creditor's claim. A Proof of Claim form ("Official Form B 10") can be filed online at the Bankruptcy Court's Website:(http://www.txnb.uscourts.gov) or at any bankruptcy clerk's office. A secured creditor retains rights in its collateral regardless of whether that creditor files a Proof of Claim. If you do not file a Proof of Claim by the "Deadline to File a Proof of Claim" listed on the front side, you might not be paid any money on your claim from other assets in the bankruptcy case. To be paid, you must file a Proof of Claim even if your claim is listed in the schedules filed by the debtor. Filing a Proof of Claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a Proof of Claim may surrender important nonmonetary rights, including the right to a jury trial. Filing Deadline for a Creditor with a Foreign Address: The deadlines for filing claims set forth on the front of this notice apply to all creditors. If this notice has been mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. <i>Do not include this notice with any filing you make with the court.</i>
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to a discharge under Bankruptcy Code § 1328(f), you must file a motion objecting to discharge in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. If you believe that a debt owed to you is not dischargeable under Bankruptcy Code § 523 (a)(2) or (4), you must file a complaint in the bankruptcy clerk's office by the same deadline. The bankruptcy clerk's office must receive the motion or the complaint and any required filing fee by that deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors, even if the debtor's case is converted to chapter 7. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of property claimed as exempt, at the bankruptcy clerk's office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Refer to Other Side for Important Deadlines and Notices	

United States Bankruptcy Court
Northern District of TexasIn re:
John Ira Barnett
Sharon Gail Barnett
DebtorsCase No. 14-70042-hdh
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0539-7

User: dbaird
Form ID: b9iPage 1 of 2
Total Noticed: 24

Date Rcvd: Feb 19, 2014

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 21, 2014.

db/jdb +John Ira Barnett, Sharon Gail Barnett, PO Box 81, Bellevue, TX 76228-0081
tr +Walter 12,13 Ocheskey, 6308 Iola Avenue, Lubbock, TX 79424-2735
15938841 +Clay County, Tax Assessor Collector, A.G. Reis RPA, RTA, CTA, P.O. Box 108,
Henrietta, Texas 76365-0108
15938842 +Clay County Memorial Hospital, 310 W South Street, Henrietta, TX 76365-3346
15938847 +Home Depot Credit Services, PO Box 689100, Des Moines, IA 50368
15938853 +National Consumer Legal Services, Inc., 655 S Main Street, No. 200-409, Orange, CA 92868-4690
15938861 +Webbank-Fingerhut, 6250 Ridgewood Rd, Saint Cloud, MN 56303-0820

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty

E-mail/Text: legal@montejwhite.com Feb 19 2014 23:47:27 Monte J. White,
Monte J. White & Associates, P.C., 1106 Brook Avenue, Hamilton Place,
Wichita Falls, TX 76301
15938840 EDI: CITICORP.COM Feb 19 2014 23:28:00 Citibank Usa,
Citicorp Credit Services-Attn:Centralize, PO Box 20507, Kansas City, MO 64195
15938838 +EDI: STFC.COM Feb 19 2014 23:28:00 Cach Llc-Square Two Financial, Attention: Bankruptcy,
4340 South Monaco St. 2nd Floor, Denver, CO 80237-3408
15938839 +EDI: CAPITALONE.COM Feb 19 2014 23:28:00 Capital One Bank, Attn: Bankruptcy Dept.,
PO Box 30285, Salt Lake City, UT 84130-0285
15938843 +EDI: FORD.COM Feb 19 2014 23:28:00 Ford Motor Credit Corporation, Ford Motor Credit,
PO Box 6275, Dearborn, MI 48121-6275
15938844 +EDI: RMSC.COM Feb 19 2014 23:28:00 GEMB-Lowes, PO Box 981064, El Paso, TX 79998-1064
15938845 +EDI: RMSC.COM Feb 19 2014 23:28:00 GEMB-Walmart, PO Box 981127, El Paso, TX 79998-1127
15938846 +EDI: PHINAMERI.COM Feb 19 2014 23:28:00 GM Financial, Po Box 181145,
Arlington, TX 76096-1145
15938848 +EDI: HFC.COM Feb 19 2014 23:28:00 HSBC Bank, PO Box 30253, Salt Lake City, UT 84130-0253
15938849 +EDI: HFC.COM Feb 19 2014 23:28:00 HSBC-Bestbuy, Po Box 30253,
Salt Lake City, UT 84130-0253
15938850 EDI: IRS.COM Feb 19 2014 23:28:00 IRS Special Procedures, 1100 Commerce St., Room 951,
Mail Stop 5029 DAL, Dallas, TX 75246
15938854 E-mail/Text: bankruptcydepartment@ncogroup.com Feb 19 2014 23:48:55 NCO Financial,
PO Box 41417, Dpt 18, Philadelphia, PA 19101
15938852 +EDI: MID8.COM Feb 19 2014 23:28:00 Midland Funding, 8875 Aero Dr Ste 200,
San Diego, CA 92123-2255
15938856 EDI: PRA.COM Feb 19 2014 23:28:00 Portfolio Recovery, Attn: Bankruptcy, PO Box 41067,
Norfolk, VA 23541
15938857 +EDI: SEARS.COM Feb 19 2014 23:28:00 Sears-cbna, Po Box 6282, Sioux Falls, SD 57117-6282
15938860 EDI: USBANKARS.COM Feb 19 2014 23:28:00 US Bank, Po Box 5227, Cincinnati, OH 45201
15938859 +EDI: URSL.COM Feb 19 2014 23:28:00 United Recovery Systems, 5800 North Course Dr,
Houston, TX 77072-1613

TOTAL: 17

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

15938851* +John Ira Barnett, PO Box 81, Bellevue, TX 76228-0081
15938858* +Sharon Gail Barnett, PO Box 81, Bellevue, TX 76228-0081
15938855 ##+Onemain Financial, Po Box 499, Hanover, MD 21076-0499

TOTALS: 0, * 2, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 21, 2014

Signature: /s/Joseph Speetjens

District/off: 0539-7

User: dbaird
Form ID: b9i

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Total Noticed: 24

Date Rcvd: Feb 19, 2014

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 18, 2014 at the address(es) listed below:

Monte J. White on behalf of Debtor John Ira Barnett legal@montejwhite.com,
mjwhiteoffice@gmail.com;michelle@blackandwhitelaw.com
Monte J. White on behalf of Joint Debtor Sharon Gail Barnett legal@montejwhite.com,
mjwhiteoffice@gmail.com;michelle@blackandwhitelaw.com
United States Trustee ustpreregion06.da.ecf@usdoj.gov, albert.loftus@usdoj.gov
Walter 12,13 OCheskey cmecf@chl3-12westtex.org, ecfcx@ost-wtx.org,ost.cmecf@gmail.com
TOTAL: 4